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Certificate of Notice Page 1 of 4
United States Bankruptcy Court Eastern District of Pennsylvania

In re: Nicole Arnold Debtor Case No. 17-16157-amc Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2 User: John Page 1 of 1 Date Rcvd: Apr 16, 2018

Form ID: pdf900 Total Noticed: 7

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on

Apr 18, 2018.

+Nicole Arnold, 7400 Richards Road, Elkins Park, PA 19027-3430 db

+PNC BANK, NATIONAL ASSOCIATION, c/o MATTEO SAMUEL WEINER, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541 13990228

Philadelphia, PA 19106-1541

14044081 +PNC Bank, N.A., Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5421

+Pnc Mortgage, 13981535 Po Box 8703, Dayton, OH 45401-8703

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

E-mail/Text: bankruptcy@phila.gov Apr 17 2018 01:41:58 City of Philadelphia, smg

City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,

Philadelphia, PA 19102-1595

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 17 2018 01:41:38 smq

Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,

Harrisburg, PA 17128-0946

+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 17 2018 01:41:53 U.S. Attorney Office, smg

c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

TOTAL: 3

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank, P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 18, 2018 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2018 at the address(es) listed below:

BRAD J. SADEK on behalf of Debtor Nicole Arnold brad@sadeklaw.com, bradsadek@gmail.com KEVIN G. MCDONALD on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmllawgroup.com MATTEO SAMUEL WEINER on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmllawgroup.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 5

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IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Nicole Arnold	CHAPTER 13
Debtor	
PNC Bank, National Association	
<u>Movant</u>	
vs.	NO. 17-16157 AMC
Nicole Arnold	
Debtor	
William C. Miller Esq.	11 U.S.C. Section 362
Trustee	

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is \$1,687.88, which breaks down as follows;

Post-Petition Payments:

February 1, 2018 to March 1, 2018 at \$602.01

Suspense Balance:

\$547.14

Fees & Costs Relating to Motion: \$1,031,00 **Total Post-Petition Arrears**

\$1,687.88

- 2. The Debtor(s) shall cure said arrearages in the following manner;
- a). Beginning on April 1, 2018 and continuing through September 1, 2018, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of \$602.01 on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1st) day of each month, plus an installment payment of \$281.31 from April 2018 to August 2018 and \$281.33 on September 2018 towards the arrearages on or before the last day of each month at the address below:

PNC Bank 3232 Newmark Drive Miamisburg, OH 45342

b). Maintenance of current monthly mortgage payments to the Movant thereafter.

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- 3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.
- 4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.
 - 5. The stay provided by Bankruptey Rule 4001(a)(3) is waived.
- If the case is converted to Chapter 7, the Movant shall file a Certification of Default
 with the court and the court shall enter an order granting the Movant relief from the automatic stay.
- 7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.
- 8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.
 - 9. The parties agree that a facsimile signature shall be considered an original signature.

Date: March 19, 2018

By: <u>/s/ Kevin G. McDonald, Esquire</u> Kevin G. McDonald, Esquire

no approxim

Date: 4/11/18

Brad J. Sadek, Esquire Attorney for Debtor

D 4-11-18

TACK William C. Miller

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Approved by the Court this 16th day of April , 2018. However, the court retains discretion regarding entry of any further order.

Bankruptcy Judge Ashely M. Chan